

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of

GANESAN et al : Group Art Unit: 3624

Serial No. 09/749,597 : Examiner: S. Snapp

Filed: December 28, 2000 :

For: TECHNIQUE FOR REGISTRATION FOR AND DIRECTION OF ELECTRONIC PAYMENTS IN REAL-TIME

TRANSMITTAL

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

March 14, 2005

Sir:

Transmitted herewith is an Amendment in the above-identified application.

No additional fee is required.
 Also attached: Transmittal of Replacement Formal Drawings

The fee (if applicable) has been calculated as shown below:

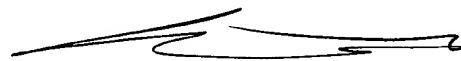
	NO. OF CLAIMS	HIGHEST PREVIOUSLY PAID FOR	EXTRA CLAIMS	RATE	FEE
Total Claims	22	22	0	x \$50 =	\$0
Independent Claims	3	3	0	x \$200 =	\$0
		TOTAL FEE DUE			

[] A Credit Card Payment form in the amount of \$0 is attached

[X] Commissioner is hereby authorized to charge any additional fees associated with this communication or credit any overpayment, to Deposit Account No. 01-2135, including any filing fees under 37 CFR 1.16 for presentation of extra claims and any patent application processing fees under 37 CFR 1.17.

Respectfully Submitted,

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AAS/slk
Enclosures

Docket No. 3350-42A
File No. 1158.41327CX1
Client No. Moneyweb-A

PATENT

O E J.C.
MAR 14 2005
PATENT & TRADEMARK OFFICE

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AMENDMENT

Commissioner for Patents
P.O. Box 1450
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March 14, 2005

Sir:

In response to the Office Action dated December 14, 2004, please amend the above-identified application as listed below and as set forth on the following pages:

Amendments to the Claims

Remarks are included following the amendments